



Dental Deductible, Dental Maximum Accumulator and Maximum Rollover Reports

Overview:

When a group transfers their business from another insurance carrier to Guardian, members may be entitled to receive deductible credit for the deductible amount that was satisfied with the prior carrier when the dental maximum accumulators are applied.

If the prior carrier also had Maximum Rollover (MRA) coverage, the prior carrier's MRA is added to the current MRA, up to the maximum rollover account limit for the plan.

Requirements:

The following requirements must be met to receive deductible credit:

- The entire group must be transferred to Guardian.
- The member must have met deductible with immediate prior insurance carrier.
- Only members who transfer with the group are eligible. The member and group effective date must be the same.

When deductible credits are applied, Guardian will also apply the prior carrier's dental maximum accumulators.

- Guardian will request the prior carrier's dental maximum accumulators report if only the deductible credit report is received.
- Deductible credit cannot be given until the Dental Maximum Accumulator report is received.

Report Information:

The Dental Deductible, Dental Maximum Accumulator and Maximum Rollover Reports must be in excel format and contain the following information:

- Member name
- Patient name
- Relationship
- Member ID (SSN)
- Date of Birth
- Deductible
- Paid Amounts (Ortho-if applicable)
- Maximum Rollover (if applicable)

It is recommended to have the report submitted within 5 days from the plan's effective date with Guardian. Processing time varies based on the size of the plan.

The report(s) can be sent directly to the Implementation Manager.

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